

1 1. A system for automatically dispensing information, goods, and  
2 services for a plurality of institutions in a particular  
3 industry, comprising:

4 *Sub A'* a central data processing center including means for  
5 storing service and price rate information for each  
6 institution and customer sales information;

7 at least one customer sales and information terminal  
8 remotely linked to said data processing center and including  
9 means for dispensing information and services to a customer;  
10 and

11 a data processing *A* terminal associated with each  
12 institution remotely linked to said central data processing  
13 center;

14 said sales and information terminal including  
15 programmable means for carrying out a predetermined sequence  
16 of operations on activation of a customer, said programmable  
17 means including:

18 means for gathering a predetermined sequence of  
19 information from a customer;

20 means for transmitting said gathered information  
21 to said central data processing center;

22 means for receiving customer selected information  
23 from said data processing center and transmitting it to

24 the customer;

25 means for accepting customer orders for goods or  
26 services and transmitting said orders to said central data  
27 processing center; and

28 means responsive to completed order information  
29 from said central data processing center for dispensing  
30 services to the customer;

31 said central data processing center including  
32 programmable means responsive to gathered information  
33 received from a terminal for retrieving selected service  
34 information from said storage means and transmitting said  
35 retrieved information to said terminal;

36 means responsive to a customer sales order from said  
37 terminal for processing said order, up-dating said sales  
38 information in said storage means, and transmitting said  
39 order to said terminal to dispense the ordered services;

40 means for periodically transmitting customer sales  
41 information for each institution to its associated terminal,  
42 and means for periodically collecting and storing service  
43 and price rate information from each institution terminal.

1 2. The system of Claim 1, further including a credit information  
2 terminal remotely linked to said central data processing center,

3 said sales terminal including means responsive to a customer  
4 order for collecting credit information from the customer and  
5 transmitting said credit information to said central data  
6 processing center, and said central data processing center  
7 including means responsive to said credit information for  
8 accessing said credit information check based on said credit  
9 information, and transmitting the results of said check to said  
10 *sales and information*  
*terminal.*

1 3. The system of *claim* 2, wherein said credit information  
2 collecting means comprises a magnetic strip reader.

*Claim 2*  
1 4. The system of Claim 1, wherein a plurality of self-service  
2 sales and information terminals remotely linked to said central  
3 data processing center are provided at a series of remote  
4 locations.

*Claim 4*  
1 5. The system of *claim* 1, wherein an indirect link is provided  
2 between said central data processing center and said institution  
3 data processing terminals, said indirect link comprising a remote  
4 computer having storage means for storing a series of accounts  
5 corresponding to said central data processing center and each  
6 institution, and means for remotely accessing said accounts from

7 said central data processing center and said institution data  
a 8 processing <sup>terminals</sup> ~~centers~~ for transmitting information to said accounts  
9 and receiving information from said accounts.

1 6. The system of Claim 1, wherein said means for gathering  
2 information comprises audio-visual means programmed to dispense  
3 selected information and ask a series of questions of a customer,  
4 and customer operated means for answering said questions and  
5 selecting information to be dispensed by said audio-visual means.

1 7. The system of Claim 6, wherein said audio-visual means  
2 comprises a cathode ray tube display unit and a video information  
3 storage unit supplying said display unit with said series of  
4 questions, and said customer operated means comprises a keyboard.

1 Sub A3  
2 The system of Claim 7, wherein said display unit comprises a  
3 touch screen and said keyboard comprises a touch pad provided on  
said screen.

Claim 6  
a 1 8. The system of Claim 1, wherein said means for dispensing  
2 information <sup>goods</sup> and services to said customer includes a printer  
3 unit.

*Sub A4*  
1 10. The system of Claim 1, wherein said data processing  
2 terminals are associated with respective insurance companies and  
3 each sales and information terminal includes means for dispensing  
4 insurance quotes and policies.